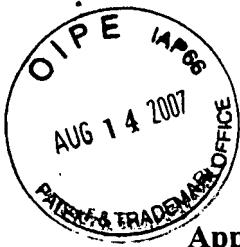


08-15-07

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PATENT



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Savasoglu et al.) Examiner: TBD
Serial No.: 10/677,172)
Filing Date: Oct. 2, 2003) Art Unit: 3609
) Atty. Docket No. 030586

Title : ENHANCED REMARKETABLE SECURITIES

Mail Stop: Amendment
Commissioner for Patents
P.O. Box: 1450
Alexandria, VA 22313-1450

EXPRESS MAIL CERTIFICATE

“Express Mail” label number EB616633364US

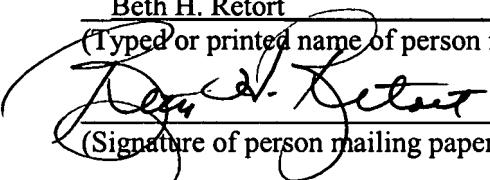
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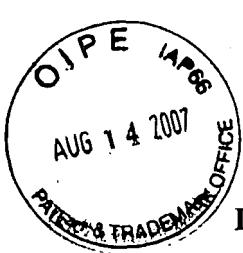
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PATENT

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INFORMATION DISCLOSURE STATEMENT

Mail Stop Amendment
Commissioner for Patents
Box 1450
Alexandria, VA 22313-1450

Dear Sir:

Applicants, in accordance with their duty of disclosure pursuant to 37 C.F.R. § 1.56, hereby advise the United States Patent and Trademark Office of the references listed on the accompanying form PTO/SB/08. Copies of the non-U.S. patent documents, if any, are enclosed.

Applicants note that although the cited references may be relevant to the examination of the above-referenced application, under 37 C.F.R. § 1.97(h), the filing of this *Information Disclosure Statement* "shall not be construed to be an admission that the information cited in the statement is, or is considered to be, material to patentability as defined in § 1.56(b)." Applicants further note that the filing of this *Information Disclosure Statement* is not an admission that the references cited herein constitute prior art under 35 U.S.C. §§ 102-103 with respect to the captioned application.

Applicants submit that no fee is necessary for consideration of this *Information Disclosure Statement* because an Office Action on the merits has not yet been mailed. *See* 37 C.F.R. § 1.97(b)(3). Nevertheless, the Office is hereby authorized to charge Account No. 11-1110 for any fees necessary for consideration of this *Information Disclosure Statement*.

Respectfully submitted,



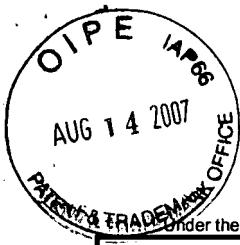
Mark G. Knedeisen
Reg. No. 42,747

Date: August 14, 2007

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535 Smithfield Street
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<p>Sheet</p>		<p>1</p>	<p>of</p>	<p>2</p>	<p>Attorney Docket Number</p>
<p>Application Number</p>		<p>10/677,172</p>			
<p>Filing Date</p>		<p>October 2, 2003</p>			
<p>First Named Inventor</p>		<p>Serkan Savasoglu</p>			
<p>Art Unit</p>		<p>3609</p>			
<p>Examiner Name</p>		<p>Mohammad Z. Shaikh</p>			

U.S. PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number - Kind Code ² (if known)			
		US-2006/0218069	09-2006	Aberman et al.	
		US-2002/0103852	08-2002	Pushka, Wayne L.	
		US-2003/0225656	12-2003	Aberman et al.	
		US-20030182219	09-2003	Bodurtha et al.	
		US-6,263,321	07-2001	Daugherty, III, Virgil L.	
		US-2004/0153388	08-2004	Fisher et al.	
		US-2002/0133456	09-2002	Lancaster et al.	
		US-2002/0120542	08-2002	Higgins, Mark	
		US-6,321,212	11-2001	Lange, Jeffrey	
		US-2006/0212380	09-2006	Williams et al.	
		US-2002-0178111	11-2002	Woodley, John A.C.	

FOREIGN PATENT DOCUMENTS

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		Application Number	10/677,172	
		Filing Date	October 2, 2003	
		First Named Inventor	Serkan Savasoglu	
		Art Unit	3609	
Examiner Name	Mohammad Z. Shaikh			
Sheet	2	of	2	Attorney Docket Number
NON PATENT LITERATURE DOCUMENTS				

Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	T ²
		Prospectus Supplement, Public Service Enterprise Group Incorporated (PSEG) Sept. 5, 2002	
		Prospectus Supplement, The Hartford Financial Services Group, Inc., Sept. 9, 2002	
		Office Action, United States Patent and Trademark Office, Application No. 10/679,071, Aug. 3, 2007	
		Office Action, United States Patent and Trademark Office, Application No. 10/679,054, July 31, 2007	

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